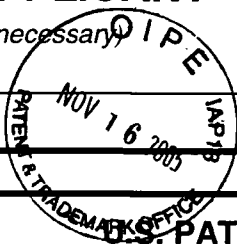


Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
		Attorney Docket Number	47004.000300
Sheet	1 of 12		



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 004205780	06-03-1980	Burns, Emmett	
	2.	US 005315508	05-24-1994	Bain et al.	
	3.	US 005477040	12-19-1995	Lalonde, Michael	
	4.	US 005502576	03-26-1996	Ramsay et al.	
	5.	US 005717989	02-10-1998	Tozzoli et al.	
	6.	US 005757917	05-26-1998	Rose et al.	
	7.	US 006374235	04-16-2002	Chen et al.	
	8.	US 006418430	07-09-2002	DeFazio et al.	
	9.	US 2001/0018739	08-30-2001	Anderson et al.	
	10.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	11.	US 2001/0047334	11-29-2001	Nappe et al.	
	12.	US 2001/0047489	11-29-2001	Ito et al.	
	13.	US 2002/0012445	01-31-2002	Perry	
	14.	US 2002/0013728	01-31-2002	Wilkman	
	15.	US 2002/0026394	02-28-2002	Savage et al.	
	16.	US 2002/0038363	03-28-2002	MacLean	
	17.	US 2002/0052842	05-02-2002	Schuba et al.	
	18.	US 2002/0069134	06-06-2002	Solomon	
	19.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	20.	US 2002/0087468	07-04-2002	Ganesan et al.	
	21.	US 2002/0091635	07-11-2002	Dilip et al.	
	22.	US 2002/0107770	08-08-2002	Meyer et al.	
	23.	US 2002/0107788	08-08-2002	Cunningham	
	24.	US 2002/0111837	08-15-2002	Aupperle	

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
---	-----------------------------------

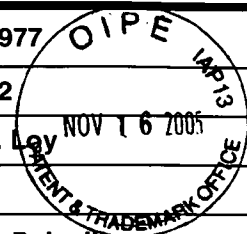
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Ley
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	2 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	25.	US 2002/0138398	09-26-2002	Kalin et al.	
	26.	US 2002/0170966	11-21-2002	Hannigan et al.	
	27.	US 2002/0194096	12-19-2002	Falcone et al.	
	28.	US 2002/0198817	12-26-2002	Dhir	
	29.	US 2002/0199182	12-26-2002	Whitehead	
	30.	US 2003/0018557	01-23-2003	Gilbert et al.	
	31.	US 2003/0046218	03-06-2003	Albanese et al.	
	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	35.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	36.	US 2003/0225663	12-04-2003	Horan et al.	
	37.	US 2003/0233305	12-18-2003	Solomon	
	38.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	39.	US 20050033690	02-10-2005	Antognini et al.	
	40.	US 3653480	04-04-1972	Yamamoto et al.	
	41.	US 4321672	03-23-1982	Braun, et al.	
	42.	US 4396985	08-02-1983	Ohara	
	43.	US 4495018	01-22-1985	Vohrer	
	44.	US 4617457	10-14-1986	Myers	
	45.	US 4672377	06-09-1987	Murphy	
	46.	US 4700055	10-13-1987	Kashkashian Jr.	
	47.	US 4752877	06-21-1988	Roberts et al.	
	48.	US 4797913	01-10-1989	Kaplan	

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
---	-----------------------------------

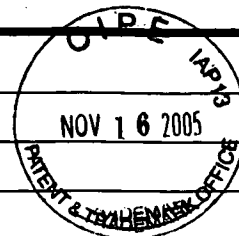
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	3 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	49.	US 4799156	01-17-1989	Shavit	
	50.	US 4812628	03-14-1989	Boston	
	51.	US 4823264	04-18-1989	Deming	
	52.	US 4931793	06-05-1990	Fuhrmann et al.	
	53.	US 4948174	08-14-1990	Thomson et al.	
	54.	US 4974878	12-04-1990	Josephson	
	55.	US 4988849	01-29-1991	Sasaki	
	56.	US 4992646	02-12-1991	Collin	
	57.	US 5023904	06-11-1991	Kaplan	
	58.	US 5053607	10-01-1991	Carlson	
	59.	US 5054096	10-01-1991	Beizer	
	60.	US 5080748	01-14-1992	Bonomi	
	61.	US 5111395	05-05-1992	Smith	
	62.	US 5121945	06-16-1992	Thomson et al.	
	63.	US 5122950	06-16-1992	Mee	
	64.	US 5136502	08-04-1992	Van Remortel et al.	
	65.	US 5175682	12-29-1992	Higashiyama	
	66.	US 5198975	03-30-1993	Baker et al.	
	67.	US 5220501	06-15-1993	Lawlor	
	68.	US 5225978	07-06-1993	Peterson	
	69.	US 5237159	08-17-1993	Stephens	
	70.	US 5283829	02-01-1994	Anderson	
	71.	US 5287269	02-15-1994	Dorrough et al.	
	72.	US 5311594	05-10-1994	Penzias	

EXAMINER SIGNATURE /Frantzy Poinvil/

DATE CONSIDERED 08/03/2008

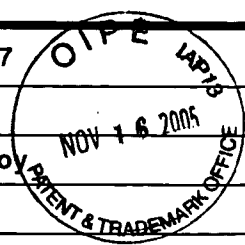
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	4 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	73.	US 5321238	06-14-1994	Watanabe	
	74.	US 5326959	07-05-1994	Perazza	
	75.	US 5336870	08-09-1994	Hughes	
	76.	US 5350906	09-27-1994	Brody et al.	
	77.	US 5367581	11-22-1994	VanHorn	
	78.	US 5373550	12-13-1994	Campbell	
	79.	US 5396417	03-07-1995	Burks	
	80.	US 5402474	03-28-1995	Miller	
	81.	US 5412190	05-02-1995	Kopesec	
	82.	US 5424938	06-13-1995	Wagner	
	83.	US 5430644	04-04-1995	Deaton et al.	
	84.	US 5432506	07-11-1995	Chapman	
	85.	US 5444794	08-22-1995	Uhland	
	86.	US 5444841	08-22-1995	Glasser et al.	
	87.	US 5446740	08-29-1995	Yien	
	88.	US 5448471	09-05-1995	Deaton et al.	
	89.	US 5465206	11-07-1995	Hilt et al.	
	90.	US 5479494	12-26-1995	Clitherow	
	91.	US 5483445	01-09-1996	Pickering	
	92.	US 5484988	01-16-1996	Hills	
	93.	US 5504677	04-02-1996	Pollin	
	94.	US 5506691	04-09-1996	Bednar et al.	
	95.	US 5513250	04-30-1996	McAllister	
	96.	US 5532464	07-02-1996	Josephson et al.	

EXAMINER SIGNATURE /Frantzy Poinvil/

DATE CONSIDERED 08/03/2008

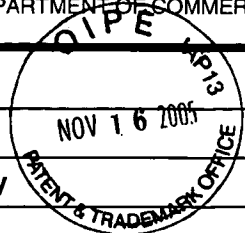
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	5 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	97.	US 5544046	08-06-1996	Niwa	
	98.	US 5550734	08-27-1996	Tater	
	99.	US 5551021	08-27-1996	Harada	
	100.	US 5557515	09-17-1996	Abbruzzese et al.	
	101.	US 5563400	10-08-1996	Le Roux	
	102.	US 5566330	10-15-1996	Sheffield	
	103.	US 5568489	10-22-1996	Yien	
	104.	US 5570465	10-29-1996	Tsakanikas	
	105.	US 5572004	11-05-1996	Raimann	
	106.	US 5583759	12-10-1996	Geer	
	107.	US 5583760	12-10-1996	Klesse	
	108.	US 5590196	12-31-1996	Moreau	
	109.	US 5590197	12-31-1996	Chen	
	110.	US 5592377	01-07-1997	Lipkin	
	111.	US 5592378	01-07-1997	Cameron	
	112.	US 5599528	02-04-1997	Igaki	
	113.	US 5603025	02-11-1997	Tabb	
	114.	US 5615109	03-25-1997	Eder	
	115.	US 5621201	04-15-1997	Langhans	
	116.	US 5640577	06-17-1997	Scharmer	
	117.	US 5642419	06-24-1997	Rosen	
	118.	US 5649117	07-15-1997	Landry	
	119.	US 5652786	07-29-1997	Rogers	
	120.	US 5659165	08-19-1997	Jennings	

EXAMINER SIGNATURE /Frantzy Poinvil/

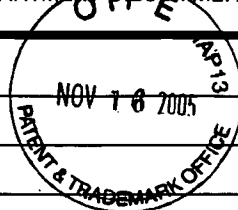
DATE CONSIDERED 08/03/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE



Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	6 of 12	Attorney Docket Number	47004.000300

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	121.	US 5659469	08-19-1997	Deaton et al.	
	122.	US 5666493	09-09-1997	Wojcik et al.	
	123.	US 5677955	10-14-1997	Doggett et al.	
	124.	US 5679938	10-12-1997	Templeton	
	125.	US 5679940	10-21-1997	Templeton	
	126.	US 5692132	11-25-1997	Hogan	
	127.	US 5699528	12-16-1997	Hogan	
	128.	US 5703344	12-30-1997	Bezy et al.	
	129.	US 5704044	12-30-1997	Tarter et al.	
	130.	US 5708422	01-13-1998	Blonder et al.	
	131.	US 5715298	02-03-1998	Rogers	
	132.	US 5715314	02-03-1998	Payne	
	133.	US 5715399	02-03-1998	Bezos	
	134.	US 5724424	03-03-1998	Gifford	
	135.	US 5727249	03-10-1998	Powell	
	136.	US 5748780	05-05-1998	Stolfo	
	137.	US 5751842	05-12-1998	Eccles	
	138.	US 5770843	06-23-1998	Rose et al.	
	139.	US 5774553	06-30-1998	Rosen	
	140.	US 5784696	07-21-1998	Melnikof	
	141.	US 5793861	09-11-1998	Haigh	
	142.	US 5794221	08-11-1998	Egendorf	
	143.	US 5802498	09-01-1998	Comesanas	
	144.	US 5802499	09-01-1998	Sampson et al.	

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
---	-----------------------------------

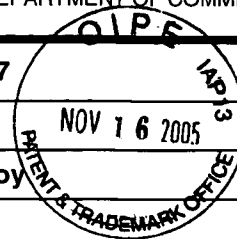
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	7 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	145.	US 5819236	10-06-1998	Josephson	
	146.	US 5819238	10-06-1998	Fernholz	
	147.	US 5826241	10-20-1998	Stein	
	148.	US 5826245	10-20-1998	Sandberg-Diment	
	149.	US 5832447	11-03-1998	Rieker	
	150.	US 5832460	11-03-1998	Bednar	
	151.	US 5832463	11-03-1998	Houvenier et al.	
	152.	US 5832464	11-03-1998	Houvenier et al.	
	153.	US 5835580	11-10-1998	Fraser	
	154.	US 5835603	11-10-1998	Coutts	
	155.	US 5835899	11-10-1998	Rose et al.	
	156.	US 5852812	12-22-1998	Reeder	
	157.	US 5859419	01-12-1999	Wynn	
	158.	US 5864609	01-26-1999	Cross et al.	
	159.	US 5870456	02-09-1999	Rogers	
	160.	US 5870721	02-09-1999	Norris	
	161.	US 5870723	02-09-1999	Pare	
	162.	US 5870725	02-09-1999	Belinger et al.	
	163.	US 5873072	02-16-1999	Kight	
	164.	US 5883810	03-16-1999	Franklin et al.	
	165.	US 5884288	03-16-1999	Chang	
	166.	US 5897625	04-27-1999	Gustin	
	167.	US 5898157	04-27-1999	Mangili et al	
	168.	US 5903881	05-11-1999	Schrader	

EXAMINER SIGNATURE /Frantzy Poinvil/

DATE CONSIDERED 08/03/2008

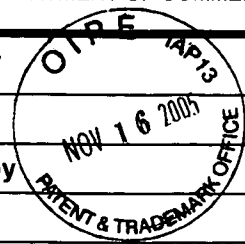
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	8 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

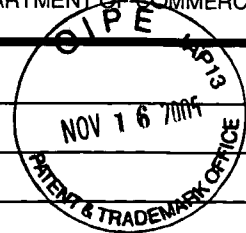
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	169.	US 5910896	06-08-1999	Hahn-Carlson	
	170.	US 5910988	06-08-1999	Ballard	
	171.	US 5917965	06-29-1999	Cahill et al.	
	172.	US 5920847	07-06-1999	Kolling et al.	
	173.	US 5930778	07-27-1999	Geer	
	174.	US 5940811	08-17-1999	Norris	
	175.	US 5940844	08-17-1999	Cahill et al.	
	176.	US 5943656	08-24-1999	Crooks	
	177.	US 5945653	08-31-1999	Walker et al.	
	178.	US 5956700	09-21-1999	Landry	
	179.	US 5963659	10-05-1999	Cahill et al.	
	180.	US 5963925	10-05-1999	Kolling et al.	
	181.	US 5966698	10-12-1999	Pollin	
	182.	US 5978780	11-02-1999	Watson	
	183.	US 5987435	11-16-1999	Weiss et al.	
	184.	US 5987436	11-16-1999	Halbrook	
	185.	US 5987439	11-16-1999	Gustin et al.	
	186.	US 5991750	11-23-1999	Craig	
	187.	US 6000832	12-14-1999	Franklin et al.	
	188.	US 6003762	11-21-1999	Hayashida	
	189.	US 6006208	12-21-1999	Forst et al.	
	190.	US 6009442	12-28-1999	Chen et al.	
	191.	US 6014636	01-11-2000	Reeder	
	192.	US 6016482	01-18-2000	Molinari et al.	

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE



INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	9 of 12	Attorney Docket Number	47004.000300

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	193.	US 6032133	02-29-2000	Hilt et al.	
	194.	US 6032137	02-29-2000	Hallard	
	195.	US 6035281	03-07-2000	Crosskey et al.	
	196.	US 6035285	03-07-2000	Schlect et al.	
	197.	US 6035287	03-07-2000	Stallaert et al.	
	198.	US 6038553	03-14-2000	Hyde Jr.	
	199.	US 6041312	03-21-2000	Bickerton et al.	
	200.	US 6041315	03-21-2000	Pollin	
	201.	US 6044362	03-28-2000	Neely	
	202.	US 6052674	04-18-2000	Zervides et al.	
	203.	US 6058380	05-02-2000	Anderson et al.	
	204.	US 6058381	05-02-2000	Nelson	
	205.	US 6061665	05-09-2000	Bahreman	
	206.	US 6065675	05-23-2000	Teicher	
	207.	US 6067524	05-23-2000	Byerly et al.	
	208.	US 6070150	05-30-2000	Remington et al.	
	209.	US 6070798	06-06-2000	Nethery	
	210.	US 6073104	06-06-2000	Field	
	211.	US 6073113	06-06-2000	Guinan	
	212.	US 6076072	06-13-2000	Libman	
	213.	US 6078907	06-20-2000	Lamm	
	214.	US 6081790	06-27-2000	Rosen	
	215.	US 6085168	07-04-2000	Mori et al.	
	216.	US 6088683	07-11-2000	Jalili	

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
---	-----------------------------------

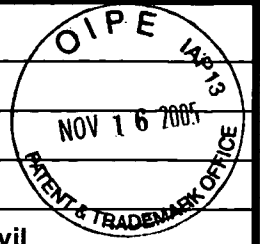
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	10 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	217.	US 6088685	07-11-2000	Kiron et al.	
	218.	US 6088686	07-11-2000	Walker et al.	
	219.	US 6092056	07-18-2000	Tull Jr. et al.	
	220.	US 6098053	08-01-2000	Slater	
	221.	US 6098070	08-01-2000	Maxwell	
	222.	US 6105011	08-15-2000	Morrison Jr.	
	223.	US 6108639	08-22-2000	Walker et al.	
	224.	US 6110044	08-29-2000	Stern	
	225.	US 6111858	08-29-2000	Greaves et al.	
	226.	US 6115690	09-05-2000	Wong	
	227.	US 6119106	09-12-2000	Mersky et al.	
	228.	US 6119107	09-12-2000	Polk	
	229.	US 6125354	09-26-2000	MacFarlane et al.	
	230.	US 6128602	10-03-2000	Northington et al.	
	231.	US 6128603	10-03-2000	Dent et al.	
	232.	US 6129273	10-10-2000	Shah	
	233.	US 6138118	10-24-2000	Koppstein et al.	
	234.	US 6144946	11-07-2000	Iwamura	
	235.	US 6148293	11-14-2000	King	
	236.	US 6149056	11-21-2000	Stinson et al.	
	237.	US 6181837	01-30-2001	Cahill et al.	
	238.	US 6185544	02-06-2001	Sakamoto et al.	
	239.	US 6202054	03-13-2001	Lawlor et al.	
	240.	US 6205433	03-20-2001	Boesch et al.	

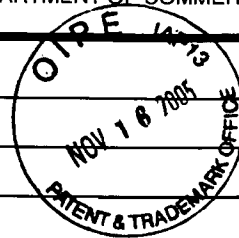
EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
---	-----------------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE



Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	11 of 12	Attorney Docket Number	47004.000300

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	241.	US 6227447	05-08-2001	Campisano	
	242.	US 6233566	05-15-2001	Levine et al.	
	243.	US 6236972	05-22-2001	Shkedy	
	244.	US 6278981	08-21-2001	Dembo et al.	
	245.	US 6289322	09-11-2001	Kitchen et al.	
	246.	US 6301379	10-09-2001	Thompson et al.	
	247.	US 6304858	10-16-2001	Mosler et al.	
	248.	US 6321212	11-20-2001	Lange	
	249.	US 6338047	01-08-2002	Wallman	
	250.	US 6338049	01-08-2002	Walker et al.	
	251.	US 6393409	05-21-2002	Young et al.	
	252.	US 6405173	06-11-2002	Honarvar et al.	
	253.	US 6415259	07-02-2002	Wolfinger et al.	
	254.	US 6418419	07-09-2002	Nieboer et al.	
	255.	US 6418420	07-09-2002	DiGiorgio et al.	
	256.	US 6490568	12-03-2002	Omara et al.	
	257.	US 6493685	12-10-2002	Ensel et al.	
	258.	US 6574377	06-03-2003	Cahill et al.	
	259.	US 6578015	06-10-2003	Haseltine et al.	
	260.	US 6609113	08-19-2003	O'Leary et al.	
	261.	US 6609125	08-19-2003	Layne et al.	
	262.	US 6629081	09-30-2003	Cornelius et al.	
	263.	US 6704714	03-09-2004	O'Leary et al.	
	264.	US 6721715	04-13-2004	Nemzow	

EXAMINER SIGNATURE /Frantzy Poinvil/

DATE CONSIDERED 08/03/2008

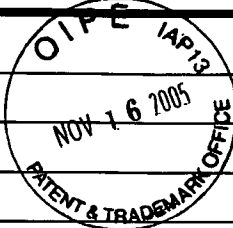
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	12 of 12	Attorney Docket Number	47004.000300



EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO		Application Number	10/085,977
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
		Attorney Docket Number	47004.000300
Sheet	1 of 2		

[illegible]

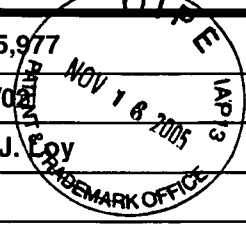
EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/03
		First Named Inventor	John J. Coy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	2 of 2	Attorney Docket Number	47004.000300



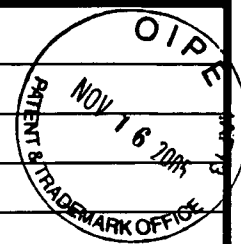
FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	13.					

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Receipt date: 11/16/2005

PTO/SB/08B (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	1 of 4	Attorney Docket Number	47004.000300



OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	1.	Annual Report Pursuant to Sectin 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001	
	2.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995, 09/01/1995	
	3.	CESNaBANCO introduces stored value card technology blockbuster video is first merchant partner, 01/15/1996	
	4.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004, 09/23/2004	
	5.	ANONYMOUS, Chase Manhattan introduces new FEDI payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995, 05/1995	
	6.	BILLS, Chase Pact Done, What's Next for Web Vendors?, The American Banker, Technology Section, 06/03/2002, p. 23, 06/03/2002	
	7.	REINBACH, Chase steps up treasury system, ProQuest documednt ID 8723558, ISSN/ISBN: 10459472, 11/1995, 11/1995	
	8.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995, 12/1995	
	9.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002, 08/23/2002	
	10.	MARJANOVIC, Corporate Services: Chase Gears Up Global Payments System Series: 16, The American Banker, Vol. 160, Issue 174, 09/11/1995, p. 41, 9/11/1995	
	11.	GLUCK, Creating a Global Cash-Management Game Plan, Bank Systems & Technology, 02/1997, p. 28, 02/1997	
	12.	LAMOND, KEITH, Credit Card Transactions Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit_card.htm , pp. 1-17, printed 7/8/2005, printed, 7/8/2005	
	13.	Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, The Wall Street Journal, 11/07/2002, 11/07/2002	
	14.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5, 01/30/1996	

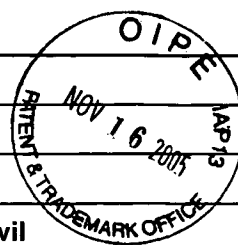
EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08B (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	2 of 4	Attorney Docket Number	47004.000300



OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	15.	NORRIS, First data unit develops blockbuster cash card, Omaha World Hearld Sunrise Edition, Business Section, 01/19/1996, p. 16, 01/19/1996	
	16.	Harsh Truth: Your Investments Likely Won't Make Any Money	
	17.	DECOVNY, Net Scopt, Banking Technology, 05/1997, 05/1997	
	18.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, PRNewswire, 02/09/2005, 2/9/2005	
	19.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002, 11/05/2002	
	20.	ANONYMOUS, Operating in a multi-currency environment, ProQuest document ID 9215937, ISSN/ISBN 09589309, 10/1995, 10/1995	
	21.	MAHER AND TROUTMAN, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001, 12/2001	
	22.	Press Release, March 5, 2004, Payment Data Systems Files Patent on Debit Card Payment Solution, American City Business Journals, Inc., 03/05/2004, 03/05/2004	
	23.	MAHER AND TROUTMAN, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001, 12/2001	
	24.	ANONYMOUS, Systems spell change for foreign exchange, Global Investor, ProQuest document ID 1056152B, ISSN/ISBN: 09513604, 11/1996, November 1996	
	25.	Technology, In Brief Wachovia-InteliData Deal, 05/07/2002, 05/07/2002	
	26.	ZUCKERMAN, The Hedge-Fund Craze, The Wall Street Journal, 06/12/2002, 06/12/2002	
	27.	MCDONALD, The Stars in the Sky Flicker, And Fund Stars Do the Same, The Wall Street Journal, 01/15/2003, 01/15/2003	
	28.	ANONYMOUS, Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/1995, 02/15/1995	
	29.	FINANCIAL NEWS, Wells Fargo Rolls Out Nationwide Lockbox Check Conversion, PR Newswire Association, 04/22/2003, 04/22/2003	

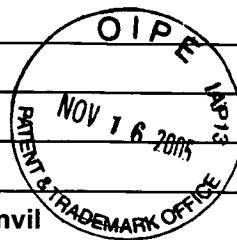
EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08B (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	3 of 4	Attorney Docket Number	47004.000300



OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	30.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.vir , printed 7/8/2005	
	31.	Electronic check presentment: Capturing new technology, http://proquest.umi.com , Banking Management, Rollin, printed 07/19/2005	
	32.	Money, Initial Launch to 200 Credit Unions, USA Today.com, 06/27/2002, 06/27/2002	
	33.	Payment data, www.paymentdata.com , 03/05/2004, 11/08/2004	
	34.	Tech Stocks: Market Movers, Investors Worry CheckFree Being Chased from Its Own Game, http://www.thestreet.com , 06/20/2002	

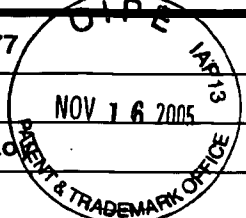
EXAMINER SIGNATURE	/Frantzy Poinvil/	DATE CONSIDERED	08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /F.P./

Receipt date: 11/16/2005

PTO/SB/08B (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. L...
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	4 of 4	Attorney Docket Number	47004.000300



OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	35.		
	36.		

EXAMINER SIGNATURE /Frantzy Poinvil/	DATE CONSIDERED 08/03/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	